

ABSTRACT OF THE DISCLOSURE

A method of invitation to alteration of a contract of cash loan for consumption, which makes it possible to discover a potential customer with whom a new contract can be made and promote making of the new contract. When a creditor issues an itemized statement of use and a bill and/or executes a reminding process, invitation target customers each satisfying conditions for being a defaulting debtor or a candidate defaulting debtor are extracted from all debtors, and each of the extracted debtors is notified of an address of a Web site at which a service is provided for guiding customers to new contracts. At the Web site, a payment plan which is to be followed after alteration of present contract contents is simulated, and when the debtor can consent to a result of the simulation, a procedure for altering the present contract contents can be taken instantly. Since debtors eligible for new contracts are each extracted as invitation target customers, and a payment plan which is to be followed under a new contract can be checked instantly, it is possible to promote making of a contract with each extracted debtor.